



Order Filed on April 16, 2019 by
Clerk U.S. Bankruptcy Court
District of New Jersey

RUSSELL LOW, ESQ. RLL-4745
LOW & LOW, LLC.
Attorneys at Law
505 Main Street
Hackensack, NJ 07601
(201) 343-4040
Attorneys for Debtor

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY

IN RE: : CHAPTER 13

Maria Imelda Cardona : CASE NO. 16-33716

Debtors : The Honorable John K. Sherwood

**ORDER FOR AUTHORITY TO ENTER INTO A
MORTGAGE LOAN MODIFICATION**

The relief set forth on the following pages numbered (2) through page (2) is hereby

ORDERED.

DATED: April 16, 2019

A handwritten signature in black ink, appearing to read "JK Sherwood", is written over a horizontal line.

Honorable John K. Sherwood
United States Bankruptcy Court

Page 2

Debtors: **Maria Imelda Cardona**

Case No.: 16-33716-JKS

Caption: **ORDER FOR AUTHORITY TO ENTER INTO A
MORTGAGE LOAN MODIFICATION**

THIS MATTER being brought before the Court by Russell L. Low, Esq., attorney for Debtor, Maria Imelda Cardona, upon the Notice of Motion for Authority to Enter into a Mortgage Loan Modification as to real property located at 165 Hope Avenue Passaic NJ 07055.

IT IS ORDERED that all arrears are to be rolled into the mortgage modification and therefore the Trustee should make no further disbursements on the arrears claim as filed.

IT IS ORDERED that the creditor shall modify its claim in accordance with the terms of the modification within 90 days of the entry of this Order.

IT IS ORDERED that the debtor shall file a Modified Plan and Amended Schedules I and J within 90 days of the entry of this Order.

IT IS FURTHER ORDERED and, it appearing that notice of said Motion was properly served upon all parties concerned and this Court, having considered the representation of the attorney for the Debtor, Russell L. Low, Esq., for secured creditor Select Portfolio Servicing Inc. appearing and for good cause having been shown;

ORDERED AND ADJUDGED AND DECREED that the Debtor's Motion for Authority to Enter into a Mortgage Loan Modification on the mortgaged property as set forth in the Loan Modification Agreement attached as an Exhibit to the Motion is hereby granted.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Maria Imelda Cardona
 Debtor

Case No. 16-33716-JKS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Apr 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2019.

db +Maria Imelda Cardona, 20 Arthur Street, Clifton, NJ 07011-1414

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2019 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor BAYVIEW LOAN SERVICING, LLC NJECFMAIL@mwc-law.com,
 nj-ecfmail@ecf.courtdrive.com
 Celine P. Derkrikorian on behalf of Creditor Bayview Loan Servicing, LLC njecfmail@mwc-law.com
 Celine P. Derkrikorian on behalf of Creditor BAYVIEW LOAN SERVICING, LLC njecfmail@mwc-law.com
 Denise E. Carlon on behalf of Creditor Wilmington Trust, NA, successor trustee to Citibank,
 N.A., as trustee, on behalf of the holders of the Structured Asset Mortgage Investments II Inc.,
 Bear Stearns ALT-A Trust II, Mortgage Pass-Through dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Kevin Gordon McDonald on behalf of Creditor Grand Avenue Mortgage Loan Trust 2017-RPL1
 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
 Kevin Gordon McDonald on behalf of Creditor Wilmington Trust, NA, successor trustee to
 Citibank, N.A., as trustee, on behalf of the holders of the Structured Asset Mortgage
 Investments II Inc., Bear Stearns ALT-A Trust II, Mortgage Pass-Through
 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
 Marie-Ann Greenberg magecf@magtrustee.com
 Rebecca Ann Solarz on behalf of Creditor Wilmington Trust, NA, successor trustee to Citibank,
 N.A., as trustee, on behalf of the holders of the Structured Asset Mortgage Investments II Inc.,
 Bear Stearns ALT-A Trust II, Mortgage Pass-Through rsolarz@kmlawgroup.com
 Rebecca Ann Solarz on behalf of Creditor Grand Avenue Mortgage Loan Trust 2017-RPL1
 rsolarz@kmlawgroup.com
 Russell L. Low on behalf of Debtor Maria Imelda Cardona rbear611@aol.com,
 ecf@lowbankruptcy.com;r57808@notify.bestcase.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11